

REMARKS

Applicants reply to the Office Action dated May 13, 2010, within three months. The Examiner rejects all pending claims 1-4, 9-17, and 19-23. Claims 41-61 have been withdrawn from consideration by the Examiner. Applicants cancel claim 11, without prejudice or disclaimer to filing one or more claims having similar subject matter. Applicants add new claims 62-64. Support for the amendments and new claims may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments and new claims. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejections Under 35 U.S.C. § 103(a)

The Examiner rejects 1-4, 9-17, and 19-23 under 35 U.S.C. § 103(a) as being unpatentable over Solokl (U.S. Patent No. 6,173,269) in view of Komen (U.S. Patent No. 6,892,184), and further in view of Blonder (U.S. Patent No. 5,708,422). Applicants respectfully disagree with the Examiner's rejections; however, Applicants amend certain claims, without prejudice or disclaimer, to further clarify the patentable aspects and to expedite prosecution.

Solokl discloses an online account system (e.g. an Internet Passport Account) which allows a parent to establish a limited transaction account for a child which is associated with the parent's account. However, Solokl does not disclose a credit line that is allocated to the child account based on the credit line associated with the parent's account. Moreover, Solokl does not disclose a system which provides an additional credit line to the child's account which provides a total credit line for the two accounts that is greater than a credit line associated with the parent's account alone.

Komen discloses an e-commerce system for supporting transactions in multiple currencies. The system is configured to reconcile transfers of various different currencies between buyer and sellers/vendors. However, like Solokl, Komen does not disclose a system for establishing parent and subsidiary account and providing additional credit to the subsidiary account. Moreover, Komen does not disclose that the total credit line for the two accounts is greater than the credit line associated with the parent account alone.

Blonder discloses a system that requests authorization based on transactions from monitored account. The system sends a message containing transaction information to the account owner and requests authorization for the transaction. However, like Solokl and Komen, Blonder does not disclose a system for providing additional credit to the subsidiary account. Moreover, Blonder does

not disclose that the total line of credit for the two accounts is greater than the line of credit associated with the parent account alone.

Applicants assert that the cited references, alone or in combination, do not disclose or contemplate at least, “allocating, by the computer based system, a first credit line to the subsidiary account based on the request, wherein the first credit line is at least a portion of the available credit line of the parent account” “authorizing, by the computer based system, a second credit line associated with the subsidiary account and provided by an account issuer” or “defining, by the computer based system, a subsidiary account spending capacity based on a currency of a first country, the first credit line, and the second credit line” (emphasis added) as similarly set forth in new independent claims 1, 63, and 64.

Furthermore, claims 2-4, 9-10, 12-17, 19-23, and 62 variously depend from new independent claim 1. As such, Applicants assert that claims 2-4, 9-10, 12-17, 19-23, and 62 are differentiated from the cited references for the same reasons as set forth above, in addition to their own novel features. Thus, Applicants respectfully request allowance of all claims 1-4, 9-10, 12-17, 19-23, and 62-64.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If an extension of time is necessary, please accept this as a petition therefore. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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